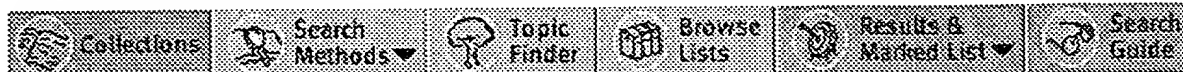



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**Royal Bank unearths profitability solution***Bank Systems & Technology*; New York; Apr 2000; [Bob Curley](#);**Volume:** 37**Issue:** 4**Start Page:** 26**ISSN:** 10459472**Subject Terms:** [Retail banking](#)[Profitability](#)[Customer relations](#)[Management](#)**Classification Codes:** **9190:** *United States***8120:** *Retail banking services***2400:** *Public relations***Geographic Names:** [United States](#)[US](#)**Abstract:**

©NCR calls Value Analyzer 1.0 a customer relationship management (CRM) tool. But one large user, ©Royal Bank of Canada, has found the software to be valuable in measuring profitability across the enterprise - thanks to its ability to assess information at the account level, without downward aggregation. Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures profit at a very granular level by rating individual customer accounts based on 5 factors of income, expense and risk.

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CR calls Value Analyzer 1.0 a customer relationship management (CRM) tool. But one large user, ©Royal Bank of Canada, has found the software to be valuable in measuring profitability across the enterprise - thanks to its ability to assess information at the account level, without downward aggregation.

Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures profit at a very granular level by rating individual customer accounts based on five factors of income, expense and risk. These include net interest revenue, fee-based and other revenues, direct expenses (such as those related to transaction processing), indirect expenses and the anticipated risk associated with each account (based on ©NCR's risk-provisioning module). Value Analyzer generates a score for each of these measures to develop an overall score for each account.

Value Analyzer's primary purpose is to measure profitability as part of a bank's CRM strategy. Cathy Burrows, senior manager for CRM at Torontobased Royal Bank, said the software supplies information about what customers are doing today plus supports the bank's projections about customer relationships five years down the road.

For example, Burrows said, Royal Bank used Value Analyzer data to justify selling customers a services package including a checking account and debit card - a move that, in the short term, would cost the bank some fee income. But over the long haul, she said, "our customers will perceive this as a benefit, and the strategy will be rewarded over time as they increase their relationship with us."

Because Value Analyzer's scoring is done at the account level, the data also can be used to measure profitability for products and channels, according to John Parker, senior business consultant for profitability at NCR, Dayton, Ohio.

Burrows agreed. "Value Analyzer goes well beyond client profitability," she said. "The event-level transactional detail is phenomenal." Royal Bank is using the solution for marketing, and the financial data generated by the program is highly reconcilable, she added.

Some Royal Bank departments are tapping into Value Analyzer reports, generated from the data stored in the bank's NCR Teradata 4700 warehouse. That ensures that "everybody is talking from the same page" in terms of measuring profitability, noted Burrows.

NCR's Parker said Value Analyzer's scoring is largely dependent upon an individual bank's priorities, though NCR can suggest best practices.

A simple, graphical user interface (GUI)-based interface makes it easy for bank personnel to customize Value Analyzer Burrows, for example, said a sixth major factor should be figured into profitability measures: cost of capital. So Royal Bank has tweaked its version of Value Analyzer accordingly.

"There's a very flexible setup for business rules," Burrows said. The interface also lets Royal Bank change costing data and update transfer rates on a monthly basis. Previously, the bank had to base its profitability estimates on cost data that was 2 years old.

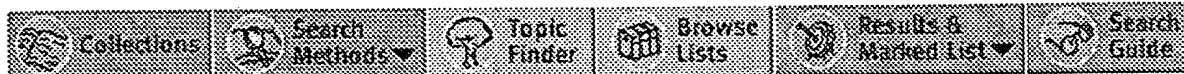
Royal Bank has been using NCR's Teradata warehouses since 1995, so Value Analyzer was a logical choice when the bank went looking for a profitability solution, Burrows added.

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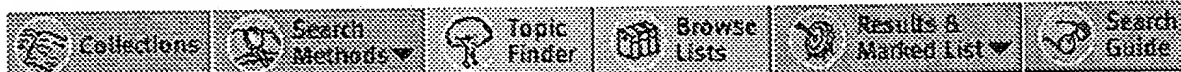
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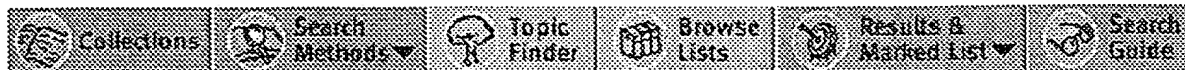
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